

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

In the Matter of )  
 ) No. D 05 - 318  
 )  
Michael J. Angel, ) STIPULATION AND ORDER  
 ) LEVYING A FINE  
 )  
Licensee. )

STIPULATION BY AGENT

Michael J. Angel, ("licensee") hereby stipulates to the payment of a fine in the total amount of \$ 500.00 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that he will comply with Washington insurance laws and regulations in the future.

1. The Commissioner sent licensee written inquiries on July 29, and November 23, 2004, and March 23, 2005. These inquiries related to the business of insurance, requesting replacement fingerprint cards. Licensee did not respond to any of them. Each such failure to respond promptly in writing violated RCW 48.17.475. These failures prompted the issuance of an order to revoke licensee's license effective June 13, 2005.
2. Licensee submitted a letter, received July 14, 2005, furnishing the information that had been requested in the previous three letters. As a result of this contact, an agreement was reached to pay the fine in lieu of revocation.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The licensee further stipulates and agrees that the licensee will promptly respond to future inquiries from the Commissioner, that a failure to respond within fifteen business days from receipt of an inquiry will be considered untimely and a violation of RCW 48.17.475 justifying revocation of the licensee's license, and that the facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 2005.

By: \_\_\_\_\_  
Michael J. Angel

ORDER REVOKING LICENSE

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ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$ 500.00 upon Michael J. Angel.

Pursuant to RCW 48.17.475, licensee shall respond to future inquiries from the Commissioner no later than fifteen business days from receipt of an inquiry and a failure to respond within such time will be considered untimely and a violation of RCW 48.17.475 justifying revocation of the licensee's license

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT TUMWATER, WASHINGTON, this 3<sup>rd</sup> day of August, 2005

MIKE KREIDLER  
Insurance Commissioner

By

JOHN F. HAMJE  
Deputy Insurance Commissioner  
Consumer Protection Division

Investigator: Marianne Azevedo